

Certificate Number: 01721-PAM-DE-030380677
Bankruptcy Case Number: 14-03038



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on December 22, 2017, at 4:20 o'clock PM EST, Kimuel Villanova completed a course on personal financial management given by internet by Advantage Credit Counseling Service, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: January 3, 2018 By: /s/Sonja Coston

Name: Sonja Coston

Title: Counseling